

DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

4-811-24268-0004175-001-1-000-010-000-000



BARBARA BREWER
2251 LIBERTY ST
HAMILTON NJ 08629-2004

Account Number [REDACTED]
Payment Date 01/01/2023
Payment Amount \$19,975.44

Phone: 800-539-0315
Website: www.shellpointmtg.com

Explanation of Payment Amount	
Principal	\$110.89
Interest	\$612.40
Escrow (Taxes and Insurance)	\$1,116.98
Regular Monthly Payment	\$1,840.27
Total Fees and Charges	\$745.00
Past Unpaid Payment	\$17,390.17
Total Payment Amount	\$19,975.44

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$211.42
Interest	\$0.00	\$1,235.16
Escrow	\$0.00	\$1,128.90
Fees/Late Charges	\$157.32	\$814.50
Partial Payment (Unapplied)	\$565.97	\$565.97
Total	\$723.29	\$3,955.95

Account Information	
Outstanding Principal	\$148,060.21
Deferred Balance*	\$56,661.13
Interest Rate	5.0000%
Prepayment Penalty	None
Property Address:	2251 LIBERTY STREET HAMILTON NJ 08629

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

Important Messages

***Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options, such as a forbearance - a temporary suspension of payments, and payment deferment. Visit our website www.shellpointmtg.com or call us at 866-825-2174 to see if you qualify.

For questions regarding the servicing of your loan, please contact us at 800-539-0315 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.shellpointmtg.com or request a copy to be mailed to you by calling us at 800-539-0315.

Account History

Recent Account History

- o Payment due 07/01/22: unpaid balance of \$8,933.82
- o Payment due 08/01/22: unpaid balance of \$1,840.27
- o Payment due 09/01/22: unpaid balance of \$1,840.27
- o Payment due 10/01/22: unpaid balance of \$1,880.27
- o Payment due 11/01/22: unpaid balance of \$1,780.27
- o Payment due 12/01/22: unpaid balance of \$1,860.27
- o Payment due 01/01/23: current payment due

o **Total: \$19,975.44 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

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For information about your payments, total amount due, and